

<i>SERFF Tracking Number:</i>	<i>UNAM-125627768</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Marquette National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38834</i>
<i>Company Tracking Number:</i>	<i>MNLIC MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>MNLIC MSRC 2007 AR/2007 MSRC</i>		

Filing at a Glance

Company: Marquette National Life Insurance Company

Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS SERFF Tr Num: UNAM-125627768 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 38834

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: MNLIC MSRC 2007 AR State Status: Filed-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler

Authors: Carmen Boyd, Trudi

Goldenberg

Date Submitted: 04/30/2008

Disposition Date: 05/06/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: MNLIC MSRC 2007 AR

Project Number: 2007 MSRC

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/06/2008

State Status Changed: 05/06/2008

Corresponding Filing Tracking Number: MNLIC MSRC 2007 AR

Filing Description:

INFORMATIONAL FILING

Marquette National Life Insurance Company

NAIC # 71072

Medicare Supplement Refund Calculations – Filing for Calendar-Year 2007

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

SERFF Tracking Number: UNAM-125627768 State: Arkansas
 Filing Company: Marquette National Life Insurance Company State Tracking Number: 38834
 Company Tracking Number: MNLIC MSRC 2007 AR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
 Project Name/Number: MNLIC MSRC 2007 AR/2007 MSRC

Medicare Supplement Refund Calculation information for calendar year 2007. Standard Plans MMSA-06 AR (A, D, F, G); Select Plans MMSA-S-06 AR (D, F, G)

Company and Contact

Filing Contact Information

Trudi Goldenberg, tgoldenberg@uafc.com
 P.O. Box 958465 (407) 628-1776 [Phone]
 Lake Mary, FL 32795-8465

Filing Company Information

Marquette National Life Insurance Company	CoCode: 71072	State of Domicile: Texas
1001 Heathrow Park Lane	Group Code: 953	Company Type:
Suite 5001		
Lake Mary, FL 32746	Group Name:	State ID Number:
(407) 995-8000 ext. [Phone]	FEIN Number: 36-2641398	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Marquette National Life Insurance Company	\$0.00	04/30/2008	

SERFF Tracking Number: UNAM-125627768 State: Arkansas

Filing Company: Marquette National Life Insurance Company State Tracking Number: 38834

Company Tracking Number: MNLIC MSRC 2007 AR

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS

Project Name/Number: MNLIC MSRC 2007 AR/2007 MSRC

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	05/06/2008	05/06/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Plans Reported for 2007 MSRC	Note To Reviewer	Trudi Goldenberg	04/30/2008	04/30/2008

SERFF Tracking Number: UNAM-125627768 *State:* Arkansas
Filing Company: Marquette National Life Insurance Company *State Tracking Number:* 38834
Company Tracking Number: MNLIC MSRC 2007 AR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: MNLIC MSRC 2007 AR/2007 MSRC

Disposition

Disposition Date: 05/06/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNAM-125627768</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Marquette National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38834</i>
<i>Company Tracking Number:</i>	<i>MNLIC MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>MNLIC MSRC 2007 AR/2007 MSRC</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Cover Letter and Reporting Form		No

SERFF Tracking Number: UNAM-125627768 *State:* Arkansas
Filing Company: Marquette National Life Insurance Company *State Tracking Number:* 38834
Company Tracking Number: MNLIC MSRC 2007 AR
TOI: MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: MNLIC MSRC 2007 AR/2007 MSRC

Note To Reviewer

Created By:

Trudi Goldenberg on 04/30/2008 12:14 PM

Subject:

Plans Reported for 2007 MSRC

Comments:

Please note that I inadvertently included Plan A in this filing. Standard Plan A has no experience for this reporting year, and Plan F is the only Select plan included this year.

<i>SERFF Tracking Number:</i>	<i>UNAM-125627768</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>MNLIC MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>MNLIC MSRC 2007 AR/2007 MSRC</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNAM-125627768 State: Arkansas
Filing Company: Marquette National Life Insurance Company State Tracking Number: 38834
Company Tracking Number: MNLIC MSRC 2007 AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: MNLIC MSRC 2007 AR/2007 MSRC

Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter and Reporting Form

04/29/2008

Comments:

2007 MEDICARE SUPPLEMENT REFUND CALCULATIONS - Cover Letter and Reporting Form

Attachments:

MS RC letter - AR.pdf

mnlicAR.pdf



1001 Heahtrow Park Lane
Lake Mary, FL 32746

Mailing Address:
PO Box 958465
Lake Mary FL 32795

407 995 8000, x8278
800 538 1053, x8278
407 995 8023 Fax

April 29, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: **INFORMATIONAL FILING**
Marquette National Life Insurance Company
NAIC # 71072
Medicare Supplement Refund Calculations – Filing for Calendar-Year 2007

Dear Sir/Madam:

Please find enclosed the required Medicare Supplement Refund Calculation information for calendar year 2007.

If you have any questions, please contact me at 1-800-538-1053, ext. 8278, by email at tgoldenberg@uafe.com or by fax at 407-995-8023.

Sincerely,

Trudi Goldenberg
Rate Filing Analyst
Actuarial Compliance

Subsidiaries:

American Exchange ★ American Pioneer ★ American Progressive ★ Constitution Life
Marquette National ★ Pennsylvania Life ★ Pyramid Life * Union Bankers

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

Standardized Plan D

For the State of

Arkansas

Company Name Marquette National Life Insurance CompanyNAIC Group Code 0953NAIC Company Code 71072Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title Pricing Actuary

Telephone (407) 628-1776 x8345

Year (a)	Earned Premium (b)	Factor (c)	(b)x(c) (d)	Cumulative Loss Ratio (e)	(d)x(e) (f)	Factor (g)	(b)x(g) (h)	Cumulative Loss Ratio (i)	(h)x(i) (j)	(o)
2006	\$1,221	2.770	\$3,383	0.442	\$1,495	0.0000	\$0	0.000	\$0	0.40
2005	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
2004	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
2003	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2002	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2001	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2000	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
1999	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
1998	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
1997	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1996	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1995	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1994	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1993	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1992	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$3,383	(l:)	\$1,495	(m:)	\$0	(n:)	\$0	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.442				

Medicare Supplement Refund Calculation Form

Line

Earned
Premium (x)Incurred
Claims (y)

1. Current Year's Experience		
a. Total	\$2,710	\$5,248
b. current year's issues	\$900	\$2,614
c. Net	\$1,810	\$2,634
2. Past Years' Experience	\$1,221	\$183
3. Total Experience	\$3,031	\$2,816
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.442	
8. Experienced Ratio Since Inception	0.929	
9. Life Years Exposed Since Inception	4	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature

Pricing Actuary

Title

Kamran A. Malik ASA,MAAA

4/29/2008

Name

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

Standardized Plan F

For the State of

ArkansasCompany Name Marquette National Life Insurance CompanyNAIC Group Code 0953NAIC Company Code 71072Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title Pricing Actuary

Telephone (407) 628-1776 x8345

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
2006	\$24,351	2.770	\$67,451	0.442	\$29,813	0.0000	\$0	0.000	\$0	0.40
2005	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
2004	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
2003	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2002	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2001	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2000	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
1999	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
1998	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
1997	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1996	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1995	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1994	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1993	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1992	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$67,451	(l:)	\$29,813	(m:)	\$0	(n:)	\$0	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.442				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$125,966	\$71,746
b. current year's issues	\$73,806	\$35,447
c. Net	\$52,160	\$36,299
2. Past Years' Experience	\$24,351	\$24,345
3. Total Experience	\$76,510	\$60,645
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.442	
8. Experienced Ratio Since Inception	0.793	
9. Life Years Exposed Since Inception	76	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature

Pricing Actuary

Title

Kamran A. Malik ASA,MAAA

4/29/2008

Name

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

Standardized Plan G

For the State of

Arkansas

Company Name Marquette National Life Insurance CompanyNAIC Group Code 0953NAIC Company Code 71072Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title Pricing Actuary

Telephone (407) 628-1776 x8345

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
2006	\$508	2.770	\$1,407	0.442	\$622	0.0000	\$0	0.000	\$0	0.40
2005	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
2004	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
2003	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
2002	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
2001	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
2000	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
1999	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
1998	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
1997	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
1996	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
1995	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
1994	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
1993	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
1992	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$1,407	(l:)	\$622	(m:)	\$0	(n:)	\$0	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.442				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$3,805	\$1,987
b. current year's issues	\$2,446	\$282
c. Net	\$1,359	\$1,705
2. Past Years' Experience	\$508	\$0
3. Total Experience	\$1,867	\$1,705
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.442	
8. Experienced Ratio Since Inception	0.913	
9. Life Years Exposed Since Inception	3	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature

Pricing Actuary

Title

Kamran A. Malik ASA,MAAA

4/29/2008

Name

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

Select Plan F

For the State of

ArkansasCompany Name Marquette National Life Insurance CompanyNAIC Group Code 0953NAIC Company Code 71072Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title Pricing Actuary

Telephone (407) 628-1776 x8345

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)		
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)	
2006	\$0	2.770		\$0	0.442		\$0	0.000		\$0	0.40
2005	\$0	4.175		\$0	0.493		\$0	0.000		\$0	0.55
2004	\$0	4.175		\$0	0.493		\$0	1.1940		\$0	0.65
2003	\$0	4.175		\$0	0.493		\$0	2.2450		\$0	0.67
2002	\$0	4.175		\$0	0.493		\$0	3.1700		\$0	0.69
2001	\$0	4.175		\$0	0.493		\$0	3.9980		\$0	0.71
2000	\$0	4.175		\$0	0.493		\$0	4.7540		\$0	0.73
1999	\$0	4.175		\$0	0.493		\$0	5.4450		\$0	0.75
1998	\$0	4.175		\$0	0.493		\$0	6.0750		\$0	0.76
1997	\$0	4.175		\$0	0.493		\$0	6.6500		\$0	0.76
1996	\$0	4.175		\$0	0.493		\$0	7.1760		\$0	0.76
1995	\$0	4.175		\$0	0.493		\$0	7.6550		\$0	0.77
1994	\$0	4.175		\$0	0.493		\$0	8.0930		\$0	0.77
1993	\$0	4.175		\$0	0.493		\$0	8.4930		\$0	0.77
1992	\$0	4.175		\$0	0.493		\$0	8.6840		\$0	0.77
Totals:			(k:)	\$0	(l:)	\$0	(m:)	\$0	(n:)	\$0	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.000					

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$2,398	\$0
b. current year's issues	\$2,398	\$0
c. Net	\$0	\$0
2. Past Years' Experience	\$0	\$0
3. Total Experience	\$0	\$0
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.000	
8. Experienced Ratio Since Inception	0.000	
9. Life Years Exposed Since Inception	0	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature

Pricing Actuary

Title

Kamran A. Malik ASA,MAAA

4/29/2008

Name

Date